PTO/SB/31 (07-06) Docket Number (Optional) NOTICE OF APPEAL FROM THE EXAMINER TO 020375-043300US THE BOARD OF PATENT APPEALS AND INTERFERENCES. I hereby certify that this correspondence is being facsimile transmitted In re Application of Justin Monk et al. to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Application Number 10/690,394 Filed October 20. "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-2003 1450" [37 CFR 1.8(a)] For SYSTEMS AND METHODS FOR FRAUD on November 20, 2006 MANAGEMENT IN RELATION TO STORED Signature /Bonnie Rickles/ VALUE CARDS Typed or printed Art Unit 3624 Examiner Thu Thao Havan name Bonnie Rickles Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner. The fee for this Notice of Appeal is (37 CFR 41.20(b)(1)) \$ 500 Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: A check in the amount of the fee is enclosed. Payment by credit card. Form PTO-2038 is attached. The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet. The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 20-1430 . I have enclosed a duplicate copy of this sheet. A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. I am the /Eugene J. Bernard/ applicant/inventor. Signature assignee of record of the entire interest. Eugene J. Bernard See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. Typed or printed name (Form PTO/SB/96) attorney or agent of record. Registration number 42,320 (303) 571-4000

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

Telephone number

November 20, 2006 Date

*Total of forms are submitted.

attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34. ___